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## UNITED STATES DISTRICT COURT DISTRICT OF NEVADA

CARLOS HERNANDEZ,

Plaintiff,

No.

vs.

REDLINE RECOVERY SERVICES, LLC)
a foreign limited liability
company,

Defendant.

JURY DEMANDED

## COMPLAINT

# JURISDICTION

1. The jurisdiction of this Court attains pursuant to the FDCPA, 15 U.S.C. § 1692k(d), 28 U.S.C. § 1331, 28 U.S.C. § 1332, and the doctrine of supplemental jurisdiction. Venue lies in the Southern Division of the Judicial District of Nevada as Plaintiff's claims arose from acts of the Defendant(s) perpetrated therein.

## PRELIMINARY STATEMENT

2. This action is instituted in accordance with and to remedy Defendant's violations of the Federal Fair Debt Collection Practices Act, 15 U.S.C § 1692 et seq. (hereinafter "FDCPA"), and of related state law obligations brought as supplemental claims hereto.

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- 3. In 2008, Defendant initiated a campaign of abusive, unfair, unreasonable, and unlawful debt collection activity directed against Plaintiff.
- 4. As a result of these and other violations of law, Plaintiff seeks hereby to recover actual and statutory damages together with reasonable attorney's fees and costs.

### PARTIES

- 5. Plaintiff, Carlos Hernandez, is a natural person who resides in Las Vegas, Nevada, and is a "consumer" as defined by 15 U.S.C. Section 1692a(3) and allegedly owes a "debt" as defined by 15 U.S.C. Section 1692a(5).
- 6. Defendant, Redline Recovery Services, LLC, (Redline), is a foreign limited liability company, the principal purpose of whose business is the collection of debts, operating a debt collection agency from its principal place of business in Getzville, NY, and regularly collects or attempts to collect debts owed or due or asserted to be owed or due another, and is a "debt collector" as defined by 15 U.S.C. Section 1692a(6).

## FACTUAL ALLEGATIONS

- 7. Plaintiff(s) repeat, reallege and assert all factual allegations contained in the preliminary statement to this Complaint and reassert them as incorporated in full herein.
- 8. On April 4, 2008, Plaintiff wrote Defendant advising of his refusal to pay (Exhibit 1).

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- 9. Plaintiff's written refusal to pay required Defendant to cease and desist all collection communications in accordance with FDCPA § 1692c(c):
  - (c) Ceasing communication If a consumer notifies a debt collector in writing that the consumer <u>refuses to pay a debt</u> or that the consumer wishes the debt collector to cease further communication with the consumer, the debt collector shall not communicate further with the consumer with respect to such debt.
- 10. Defendant received Exhibit 1 on April 10, 2008, (Exhibit 2).
- 11. Since April 10, 2008, Plaintiff has been serially harassed by Defendant's repeated threatening calls.
- 12. On April 22, 2008, one of Defendant's collectors told Plaintiff he must pay immediately or would be immediately sued.
  - 13. Defendant called from 866-281-5701.
- 14. Defendant's continued phone contacts to Plaintiff, at times and at a place known to be inconvenient to Plaintiff, were made in violation of FDCPA § 1692c(a)(1). Fox v. Citicorp Credit Services, Inc., 15 F.3d 1507, 1516, fn. 10 (9th Cir. 1994), Austin v. Great Lakes Collection Bureau, Inc., 834 F. Supp. 557, 559 (D. Conn. 1993).
- 15. The foregoing acts and omissions of Defendant were undertaken by it willfully, maliciously, and intentionally, knowingly, and/or in gross or reckless disregard of the rights of Plaintiff.

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16. Indeed, the foregoing acts and omissions of Defendant were undertaken by it indiscriminately and persistently, as part of its regular and routine debt collection efforts, and without regard to or consideration of the identity or rights of Plaintiff.

- As a proximate result of the foregoing acts and omissions of Defendant, Plaintiff has suffered actual damages and injury, including, but not limited to, stress, humiliation, mental anguish and suffering, and emotional distress, for which Plaintiff should be compensated in an amount to be proven at trial.
- As a result of the foregoing acts and omissions of 18. Defendant, and in order to punish Defendant for its outrageous and malicious conduct, as well as to deter it from committing similar acts in the future as part of its debt collection efforts, Plaintiff is entitled to recover punitive damages in an amount to be proven at trial.

### CAUSES OF ACTION

#### COUNT I

- 19. The foregoing acts and omissions of Defendant constitute violations of the FDCPA, including, but not limited to, Sections 1692c, 1692d and 1692e.
- Plaintiff is entitled to recover statutory damages, 20. actual damages, reasonable attorney's fees, and costs.

### COUNT II

21. The foregoing acts and omissions constitute unreasonable debt collection practices in violation of the doctrine of Invasion of Privacy. Kuhn v. Account Control Technology, Inc., 865 F. Supp.

LAW OFFICES

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April 4, 2008

# CERTIFIED MAIL, RETURN RECEIPT REQUESTED

REDLINE RECOVERY SERVICES, LLC 2350 North Forest Road, Suite 31B Getzville, NY 14068

Dear Sir:

My name is Carlos Hernandez. Earlier today one of your representatives called harassing me. I live in Pahrump, Nevada.

2580 Carnation Way Pahrump, Nevada 89048

I refuse to pay.

Sincerely

Carlos Hernandez

EXHIBIT /

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> <li>1. Article Addressed to:</li> <li>Activities Addressed to:</li> </ul>	A Signature  X Agent Addressee  B Received by (Printed Name) C. Date of Delivery  D. Is delivery address different from item 1?  Yes  If YES, enter delivery address below:
Ste. 318 Det ville, NY 140(8	3. Service Type  Certified Mail Express Mail Registered Return Receipt for Merchandise Insured Mail C.O.D.  4. Restricted Delivery? (Extra Fee) Yes
2. Article Number 7005 25 (Transfer from service label)	570 0000 3475 7408
PS Form 3811, February 2004 Domestic Retu	um Receipt C. Herner dez 102595-02-M-1540